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## Listing of Claims

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- 1. \(\sigma\) (Currently amended): In a computer network system including a seller and a sender the sender having access to an online server of the seller. In a computerized system, a method of directing the seller to create ereating a printed greeting message having a negotiable payment instrument included therewith to a recipient, comprising the steps of:
  - (a) enabling the [[a]] sender of the message to select a graphic image for inclusion in the message to the [[a]] recipient;
  - (b) enabling the sender to input customized text for inclusion in the message;
  - (c) enabling the sender to specify a payee for the negotiable payment instrument;
  - (d) enabling the sender to specify the monetary value of the negotiable payment instrument;
  - (e) requesting payment authorization for at least the monetary value of the negotiable payment instrument based on billing information provided by the sender; and
  - (f) after payment authorization has been obtained, printing the message and negotiable payment instrument by the seller, the message including the graphic image and customized text selected by the sender, the negotiable payment instrument including the payee and the monetary value selected by the sender.
- 2. (Original): The method according to claim 1, further comprising the steps of:
  - (a) enabling the sender to select an occasion for sending the message and payment instrument to the recipient;
  - (b) presenting the sender with a proposed graphic image and proposed customized text for inclusion in the message based on the occasion selected by the sender.

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- 3. (Currently amended): The method according to claim 1, further comprising the step of displaying a data entry form to the sender over [[a]] the computer network system, the form having a plurality of data entry fields for displaying the graphic image, the customized text, the payee, and the monetary value of the negotiable payment instrument.
- 4. (Original): The method according to claim 3, wherein data displayed in the plurality of data entry fields is modifiable by the sender.
- (Original): The method according to claim 1, further comprising the step of receiving contact information for the recipient of the message.
- 6. (Original): The method according to claim 5, further comprising the step of enabling the sender to input the contact information for the recipient.
- 7. (Original) The method according to claim 5, further comprising the step of enabling the sender to select the recipient from an address book listing available recipients.
- 8. (Original): The method according to claim 1, further comprising the step of receiving contact information for the sender.
- 9. (Canceled)
- 10. (Canceled)
- 11. (Original): The method according to claim 1, further comprising the step of presenting the sender with a preview of the printed message and negotiable payment instrument.

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- 12. (Original): The method according to claim 1, further comprising the step of enabling the sender to specify a delivery date for the message and negotiable payment instrument.
- 13. (Original): The method according to claim 1, wherein the recipient and the payee are the same.
- 14. (Original): The method according to claim 1, wherein the recipient and the payee are different.
- 15. (Original): The method according to claim 1, wherein the negotiable payment instrument is removeably attached to the message.
- 16. (Original): The method according to claim 15, wherein the message and the negotiable payment instrument are printed on the same paper form.
- 17. (Currently amended): A <u>computer network</u> system for enabling a sender <u>having</u>

  <u>access to a server of an online seller</u> to order <u>from the seller</u> and have delivered

  <u>directly</u> to a recipient a customized greeting message having a negotiable payment instrument included therewith, comprising:
  - (a) means for selecting a graphic image for inclusion in the message;
  - (b) means for specifying customized text for inclusion in the message;
  - (c) means for specifying a payee for the negotiable payment instrument;
  - (d) means for selecting the monetary value of the negotiable payment instrument;
  - (g) means for specifying billing information for the message and the negotiable instrument, wherein the billing information includes a financial institution of the sender;
  - (e) means for requesting billing authorization from the financial institution of the sender;

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- (f) means for printing the message and negotiable payment instrument; and
- (g) means for mailing the message and negotiable payment instrument to the recipient.
- 18. (Original): The system according to claim 17, further comprising means for displaying a data entry form to the sender over a computer network, the form having a plurality of data entry fields for displaying the graphic, the customized text, and the monetary value of the negotiable payment instrument.
- 19. (Original): The system according to claim 18, wherein information displayed in the plurality of data entry fields is modifiable by the sender.
- 20. (Original): The system according to claim 17, further comprising means for selecting the occasion for sending the message and negotiable payment instrument.
- 21. (Original): The system according to claim 20, wherein the graphic image and customized text are pre-selected based on the occasion.
- 22. (Original): The system according to claim 21, wherein the graphic image and customized text are modifiable by the sender.
- 23. (Original): The system according to claim 17, further comprising means for displaying a preview of the printed message and the negotiable payment instrument to the sender.
- 24. (Original): The system according to claim 17, further comprising means for enabling the sender to specify a delivery date for the message and negotiable payment instrument.



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- 25. (Original): The system according to claim 17, wherein the recipient and the payee are the same.
- 26. (Original): The system according to claim 17, wherein the recipient and the payee are different.
- 27. (Original): The system according to claim 17, wherein the negotiable payment instrument is removeably attached to the message.
- 28. (Original): The system according to claim 27, wherein the message and the negotiable payment instrument are printed on the same paper form.

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(New): In a computer network system including a seller and a sender, the sender having access to an online server of the seller, a method of directing the seller to create and send to a recipient a printed negotiable payment instrument having a customized greeting message, comprising the steps of:

receiving customized text from the sender for inclusion in the message;

receiving a mailing address for the recipient from the sender;

receiving payee information from the sender, the payee information specifying the payee for the negotiable payment instrument;

enabling the sender to specify a monetary value of the negotiable payment instrument;

receiving a requested mailing date from the sender;

printing the negotiable payment instrument, the message included on a stub portion of the negotiable payment instrument, the negotiable payment instrument made payable to the payee and for an amount corresponding to the monetary value selected by the sender, and

causing the printed negotiable instrument to be mailed to the mailing address of the recipient on the requested mailing date.